(Officire Form 1) (12/03) Page 1	of 23	Desc Pelillon
FORT B1 United States Bankruptcy Co		Voluntary Petition
Northern District of Illinois, Easter	n Division	
Name of Debtor (if individual, enter Last, First, Middle): Shaw, Jerry J.	Name of Joint Debtor (Spouse) (I	ast, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Join (include married, maiden, and trade names	
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 7282	Last four digits of Soc. Sec. No./O No. (if more than one, state all):	Complete EIN or other Tax I.D.
Street Address of Debtor (No. & Street, City, State & Zip Code): 10 Apache Street Park Forest, IL 60466	Street Address of Joint Debtor (No	o. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor	if different from street address):
Venue (Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 da  There is a bankruptcy case concerning debtor's affiliate, general part	business, or principal assets in this Dis	trict for 180 days immediately
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankr	uptcy Code Under Which
Individual(s)	the Petition is Filed	
☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 9 ☐ Chapter 12	M Chapter 13
☐ Partnership ☐ Commodity Broker ☐ Clearing Bank	Sec. 304 - Case ancillary to forei	gn proceeding
Nature of Debts (Check one box)  Consumer/Non-Business  Business	Filing Fee (Che Full Filing Fee attached	eck one box)
		ents (applicable to individuals only
Chapter 11 Small Business (Check all boxes that apply)  Debtor is a small business as defined in 11 U.S.C. § 101	Must attach signed application for	or the court's consideration le to pay fee except in installments.
Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Dula 1006/h) See Official Form	inkruptcy Court
Statistical/Administrative Information (Estimates only)		istrict Of Illinois
Debtor estimates that funds will be available for distribution to unsec	cured creditor E 1 1 ad : MS/15/	2004
Debtor estimates that, after any exempt property is excluded and adm paid, there will be no funds available for distribution to unsecured cr	ministrative of <b>Time: 9:00:5</b> 4 editors. <b>Debio: JERRY</b>	
Estimated Number of Creditors 1-15 16-49 50-99 100-	199 200-999 Case: 04-3411 1 - Chapter: 13 F	19 Fee : 194 <sup>v</sup> 18c. % : 3181829
Estimated Assets		13/2004 B 02:39Ph
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	to \$50,000,001: ConfHrg: 11/6 s \$100 million Trustee: TOM	11/2004 @ 10:30AM Vaughn
Estimated Debts		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million		KOD 1

Case 04-34118

Doc 1 Filed 09/15/04

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**Desc Petition** 

in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

### Doc 1 Filed 09/15/04 Entered 09/15/04 09:07:01 Desc Petition Case 04-34118

Page 3 of 23 United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:	Case No.
Shaw, Jerry J.	Chapter 13
Debtor(s)	

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			Al	MOUNTS SCHEDULE	D
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	102,000.00	Andreas (1995) (	
B - Personal Property	Yes	2	21,025.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		124,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	and the design of the con- part of the department of the tensor of the department of the the contract of the con-
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		41,475.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes			in Transcription (1992)  The Control Control  The C	2,506.00
J - Current Expenditures of Individual Debtor(s)	Y93	1			1,831.00
Total Number of Sheet	s in Schedules	13			nis Theory made. Mailtean Color Color Grand Color Color Color
		Total Assets	123,025.00		
			Total Liabilities	185,475.00	

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IN RE Shaw, Jerry J.				Case No.	

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	nature of debtor's interest in property	C A H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single family home located at 10 Apache Street, Park Forest, IL purchased in 1998 for \$65,000. Refinanced one year ago. Debtor took out \$4,000; used for ordinary living expenses.	100%		102,000.00	98,000.00
•.				
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	# PROFILE TO STATE OF THE STATE			
- 1987年 - 19874 - 19874 - 19874 - 19874 - 19874 - 19874 - 19874 - 19874 - 19				
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TOTAL

102,000.00

(Report also on Summary of Schedules)

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**Desc Petition** 

Case No.

Debtor(s)

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column Isbeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C -Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OF EXEMPTION
1.	Cash on hand.		Cash		50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking and savings accounts - 1st National Bank/Olympia Fields	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		dis	
4.	Household goods and furnishings, include audio, video, and computer equipment.		Living and dining room sets (Lien - \$3000) Misc. furnishings, used appliances, vcr, tv, household goods		1,500.00 975.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		200.00
<b>7</b> .	Furs and jewelry.		Misc. men's accessories		100.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Debtor has a Whole Life policy with no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		481 (k) through work		0.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

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IN RE Shaw, Jerry J.

Debtor(s)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C N H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OF EXEMPTION
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
<ol> <li>Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.</li> </ol>	X			
<ol> <li>Other contingent and unliquidated claims of every nature, ir cluding tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.</li> </ol>	X		A A A A A A A A A A A A A A A A A A A	
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other	×			
general intangibles. Give particulars.  23. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Nissan Altima (Lien - \$25,000)		18,000.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	X		:	
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business	X			
28. Inventory.	X			
29. Animals.	X			
<ol> <li>Crops - growing or harvested. Give particulars.</li> </ol>	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
<ol> <li>Other personal property of any kind not already listed. Itemize.</li> </ol>	X			
	ì			•

0 continuation sheets attached

SCHEDULE 8 - PERSONAL PROPERTY

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS	
SCHEDULE A - REAL PROPERTY				
Single family home located at 10 Apache Street, Park Forest, il. purchased in 1998 for \$65,000. Refinanced one year ago. Debtor took out \$4,000; used for ordinary living expenses.	735 ILCS 5 §12-901	7,500.00	102,000.0	
SCHEDULE B - PERSONAL PROPERTY	The state of the s			
Cash	735 ILCS 5 §12-1001(b)	50.00	50.0	
Checking and savings accounts - 1st National Bank/Olympia Fields	735 ILCS 5 §12-1001(b)	200.00	200.0	
disc. fumishings, used appliances, vcr, tv, nousehold goods	735 ILCS 5 §12-1001(b)	975.00	975.0	
Clothing	735 ILC\$ 5 §12-1001(a)	200.00	200.00	
Aisc. men's accessories	735 ILCS 5 §12-1001(b)	100.00	100.00	
Debtor has a Whole Life policy with no cash value	735 ILCS 5 §12-1001(h)(3)	100%	0.0	
i01 (k) through work	735 ILCS 5 §12-1006(a)	100%	0.0	
:004 Nissan Altima (Lien - \$25,000)	735 ILCS 5 §12-1001(c)	1,200.00	15,000.0	
		5		

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### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

© Continuation Sheets attached			(Total c		ubto s pa		124,000.00
			Value \$				
Account No.			11.2 × 1.4 11.3 × 1.4 11.4 × 1.4		ļ		
			Value \$ 18,000.00				7,000.00
Marquette Consumer Finance P. O. Box 77007 Minneapolis, MN 55480-7707							25,000.00
Account No. 056-210991			2004 Nissan Aitima				1,000,00
8027 S Cicero Avenue Chicago, IL 60652	MV BERTEIN BER		Value \$ 1,500.00				3,000.09 1,500.00
Account No.  Harlem Furniture	-		Living and dining room sets				
	<u> </u>		Value S 102,000.00				
Countrywide Home Loans P. O. Box 8239 Van Nuys, CA 91409-8239							2,000.0
Account No.	-		Mortgage arrears through September, 2004				
Van Nuys, CA 91409-8239			Value \$ 102,000.00				)
Account No. 42510950  Countrywide Home Loans  P. O. Box 8239			1st mortgage		:		94,000.0
(See instructions above.)	B T O R	c	PROPERTY SUBJECT TO LIEN	N G E N T	I D A T E D	U T E D	UNSECURED PORTION, II ANY
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER.	CODE	H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF	CONTI	U N L I Q U	D I S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL

(Report total also on Summary of Schedules)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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•		Debtor(s)		_	, , , , , , , , , , , , , , , , , , , ,

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	nur of s	crity should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account mber, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.  If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate
	sch on e	edule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."
	ľ	f the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim
	P	lisputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
		Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
		PES OF PRIORITY CLAIMS
	(CI	heck the appropriate box(es) below if claims in that category are listed on the attached sheets)
		Extensions of credit in an involuntary case
		Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
Ě		Wages, salaries, and commissions
Ware		Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the
orms Soft		original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
24) - F		Contributions to employee benefit plans
01993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only		Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
7 17		Certain farmers and fishermen
EZ-Filling, i		Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
200%		Deposits by individuals
980		Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
		Alimony, Maintenance, or Support
		Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
		Taxes and Other Certain Debts Owed to Governmental Units
		Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
		Commitments to Maintain the Capital of an Insured Depository Institution
		Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository
		institution. 11 U.S.C. § 507(a)(9).
		* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
		O Continuation Sheets attached
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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be hable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W C	Date Claim was incurred and consideration for Claim. If Claim is subject to setoff, so state.	CONTINGENT	UNLIQUIDATED	D-SPUTED	amount of claim
Account No.  Carson Pirie Scott P. O. Box 17633  Baltimore, MD 21297-1633			Store account				4 430 66
Account No. Citi Box 5000 The Lakes, NV 89163-6000			Credit card				1,100.00
Account No. Citi Box 6000 The Lakes, NV 89163-6000			Credit card				4,200.00
			6.0	_			2,700.00
Account No.  Citifinancial Services 152 Towncenter Matteson, IL 60443		,	Unsecured loan				
Account No.		┪	Cable services	-	$\dashv$	$\dashv$	20,000.00
Comcast P. O. Box 173885 Denver, CO 80217-3885			rannana mar u vaer - gar dier ir 에 참 대한테마다		300 grade 13		
CONTRACTOR OF THE PROPERTY OF					ıbto		220.00

(Report total also on Summary of Schedules)

Schedule F - Creditors Holding Unsecured Honpriority Claims

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

The second secon	Т	Ī	The state of the s	Γ	ប	T1	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D B T O R	M W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L I Q U I D A T E D	DESPUTED	AMOUNT OF CLAIM
Account No.			Notice purpose only				
Comcast C/O Credit Protection Associations P. O. Box 13355 Dallas, TX 75240				entra (Spanish			0.00
Account No.			Credit card				
Harris Bank Bankcard Services P. O. Box 15026 Wilmingtonq, DE 19850-5026				, market			e 400 00
A	<u> </u>		Store account				<b>6,100.0</b> 0
Account No. J C Penney P. O. Box 981131 El Paso, TX 79998			Plata accessis				
Account No.			Cellular phone services				1,700.00
Nextel P. O. Box 4191 Carol Stream, IL 60197-4191							
Account No.			Notice purpose only				225.00
Nextel Communications C/O Risk Management Alternatives 1500 Commerce Drive Mendota Heights, MN 55120							2.00
Account No.	$\dashv$		Utility services				0.00
Nicor Gas P. O. Box 2020 Aurora, IL 60507							,
Account No.	-		Credit card			-	350.00
Union Plus Household Credit Services P. O. Box 80027 Salinas, CA 93912-0027							
- proparation of the second se							4,400.00
Sheet1 of2 Continuation Sheets	attach	ed to	Schedule F (Total o		ubto s pa		12,775.00

(Complete only on last sheet of Schedule F) TOTAL

(Report total also on Summary of Schedules)

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Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

the state of the s							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D B B T O R	H W J C	Date claim was incurred and consideration for claim. If claim is subject to setoff, so state.	CONTINGENT	UNLIQU!DATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Cellular phone services	$\vdash$			
Verizon Wireless Operations Support 777 Big Timber Road Eigin, IL 60123				7			250.00
Account No.	NP-P-P		Medical services				
Well Group Health Partners 333 Dixle Highway Chicago Heights, IL 60411							230.00
Account No.			· ·				250000
Account No.							
Account No.						_	
Account No.		of the second se					
Account No.		一	A CONTRACTOR OF THE CONTRACTOR			一十	Contraction and the Contraction of the Contraction
Account No.	7			$\dashv$			
Account No.		1	The state of the s	7		1	
Sheet 2 of 2 Continuation Sheets atta	che	d to	Schedule F (Total of	Sı f this	ibto pag	tal (e)	480.00

. . . . .

(Complete only on last sheet of Schedule F) TOTAL

41,475.00

(Report total also on Summary of Schedules)

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IN RE Shaw, Jerry J.		9	(	Case No.	•

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, OF OTHER PARTIES TO LEA	INCLUDING ZIP CODE SE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.					
srizon Wireless . O. Box 6170		Reject contract					
arol Stream, IL 60197-8170							
	,						
•							
		1					

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### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NAME AND ADDRESS OF CODESTOR	NAME AND ADDRESS OF CREDITOR
·	·

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Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE							
Single	RELATIONSHIP			AGE				
		•						
EMPLOYMENT:	DEBTOR		SPOUSE	<u> </u>				
Occupation								
Name of Employer Airmart Unifo	orms							
How long employed	FIRST ST.							
Address of Employer 115 N	K, CA 91502	•						
DUNDANI	11300	100000000000000000000000000000000000000	or other above to the transfer of the transfer	<u></u>				
Income: (Estimate of average mon	thly income)		DEBTOR	SPOU				
	ary, and commissions (pro rata if not paid mor	athly) \$	3,403.00	\$				
Estimated monthly overtime		\$	3,000	\$				
SUBTOTAL	-	\$	3,403.00	\$				
LESS PAYROLL DEDUCTION	<b>VS</b>	-						
a. Payroll taxes and Social Sec	curity	\$ .		\$				
b. Insurance	÷	\$ .		5				
c. Union dues d. Other (specify)				\$				
d. Other (specify)		\$		\$				
SUBTOTAL OF PAYROLL DE	DICTIONS	\$	897.00	\$				
TOTAL NET MONTHLY TAK		<u>-</u> -	2,506.00	**************************************				
TO AME INTO PROPERTY AME	e moner em e	<u></u>	2.,000.00	<u> </u>				
Regular income from operation of	business or profession or farm (attach detaile	d statement) \$		\$				
Income from real property	· ·	\$		\$				
Interest and dividends				\$				
	payments payable to the debtor for the debtor	's use		¢.				
or that of dependents listed above Social Security or other governme	nt assistance	<b>.</b>		₩				
	110 650710 66210 0	\$		\$				
		\$		\$				
Pension or retirement income		\$ .		\$				
Other monthly income		â		er er				
				\$				
		Š		\$				
TOTAL MONTHLY INCOME		\$	2,506.00	\$				
		COLUMN A	The second section is a second second section of	*				

TOTAL COMBINED MONTHLY INCOME \$ 2,506.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Shaw, Jerry J.

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Debtor(s)

schedule J - Current expenditures of individual debi	ior(s)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made or annually to show monthly rate.	e bi-weekly, quarterly, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Con expenditures labeled "Spouse."	plete a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$628.00
Are real estate taxes included? Yes No _	\$ \$ &
Is property insurance included? Yes No	
Utilities: Electricity and heating fuel	\$160.00
Water and sewer	\$ <u>35.00</u>
Telephone	\$45. <u>00</u>
Other	<u> </u>
	<u> </u>
Home maintenance (repairs and upkeep)	<u> </u>
Food	\$ <u>50.00</u> \$ <b>2</b> 25.00
Clothing	\$ <u>223.00</u> \$ <u>80.00</u>
Laundry and dry cleaning	\$ 30.00
Medical and dental expenses	\$ 30.00
Transportation (not including car payments)	\$ 200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$36.00
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)  Homeowner's or renter's	<b>*</b> ***********************************
Life	\$30.00
Health	\$30.00
Auto	\$
Other Union Dues	\$ 22.00
	\$
	\$ <u></u>
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Real Estate Taxes	
	\$
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	<b>3</b>
Auto	
Other	\$
	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement) Other	5
	8
	s ·
	\$
FOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	<b>5</b> 1,831.00
	Company of the compan
FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, mon	hly, annually, or at some
other regular interval.	
A. Total projected monthly income	\$ <u>2,506.00</u>
B. Total projected monthly expenses C. Excess income (A minus B)	\$ <u>1,831.00</u> \$ 675.00
D. Total amount to be paid into plan each Monthly	\$ 075.00 \$ 875.00
(interval)	

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		Debtor(s)		
			RNING DEBTOR'S SCHEDUI	<del></del>
DBC	LARATION	NUNDER PENAL1	Y OF PERJURY BY INDIVIDUAL	DEBIOK
I declare under penalty of perjuthey are true and correct to the				f 12 sheets, and tha otal shown on summery page page 1)
Date: 9-8-64	S	Signature:	sy Ghaw	Debso

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Pet tion Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address	

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

Signature:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Backruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATI	UNDER PENALT I OF PERJURI ON BEHALF OF CORFORATION OR FARTNERSHIP	
	(the president or other officer or an authorized agent of the corporation and of the partnership) of the	or a
schedules, consisting of _	named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary sheets, and that they are true and correct to the best of my knowledge, information, and be not summary page plus 1)	
Date:	Signature:	

(Print or type name of individual signing on behalf of debtor)

(Joint Debtor, if say)

[If joint case, both spouses must sign.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# Case 04-34118

## Doc 1 Filed 09/15/04 Entered 09/15/04 09:07:01

Desc Petition

# Page 18 of 23 United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:	Case No.
Shaw, Jerry J.	Chapter 13
Debtor(s	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

l,	Income	from	emple	yment	or	operation	oî	business
----	--------	------	-------	-------	----	-----------	----	----------

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one) 32,000.00 2004

43,000.00 2003

41.000.00 2002

<b>B</b> 0	E BOO - A BREAK	Sec. 18.	2369000	na apuan	enshaes	1882516	WB.	ehes waten	ws.	CLASS WIE 2-207

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within

90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT

PAID STILL OWING

0.00

0.00

**AMOUNT** 

### Auto loan and minimum payments to other creditors

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

STATEMENT OF FINANCIAL AFFAIRS

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4. St	iults and administrative proceedings, e					
None	as made and desire and desirestications at the	ng under chapter 12 or ch	apter 13 must	include information	ne year im: tion concern	nediately preceding the filing of this ing either or both spouses whether or
None	_ o. Describe and property time ites occir	ried debtors filing under o	chapter 12 or c	hapter 13 must i	include info	mation concerning property of either
5. R	Repossessions, foreclosures and returns			***************************************		, <u>, , , , , , , , , , , , , , , , , , </u>
None	_ ziot un proporty tilet nes seen reposee.	y preceding the commend	cement of this	case. (Married d	ebtors filing	under chapter 12 or chapter 13 must
6. As	assignments and receiverships					
None	w. Describe mily assignificing of property	2 or chapter 13 must inclu	rs made within de any assignn	120 days imme cent by either or b	diately prece ooth spouses	ding the commencement of this case. whether or not a joint petition is filed,
None	or process brokers, witten 1999 occis tit.	lebtors filing under chapte	r 12 or chapter	13 must include	information	concerning property of either or both
7. GI	ifts		· · · · · · · · · · · · · · · · · · ·			
None	- more more Person or arrest storage activities to section to section the section of the section	s than \$200 in value per is nder chapter 12 or chapte	idividual famil r 13 must inclu	ly member and clude gifts or contr	naritable con	tributions aggregating less than \$100
8. Lo	osses .					
None	_ List on losses nonning, mich, onici ca	debtors filing under chap	ter 12 or chapt	er 13 must includ	ing the com le losses by	mencement of this case or since the either or both spouses whether or not
9. Pa	ayments related to debt counseling or b	ankruptcy				
None	List all payments made or property tran consolidation, relief under bankruptcy of this case.	sferred by or on behalf of law or preparation of a pe	the debtor to a	my persons, inclu uptcy within one	ıding attorne year immed	eys, for consultation concerning debt liately preceding the commencement
NAM	ME AND ADDRESS OF PAYEE		F PAYMENT, IF OTHER TH	NAME OF AN DEBTOR	AMOUN	T OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
\$194 13 PI	s paid to the Clerk of the Bankrupt Plan.	cy Court. \$606 paid p	rier to filing	and balance	of fees to t	e paid through the Chapter
10. O	Other transfers					
None	. Dust an onice broberty, onice man brobe	ar immediately preceding	the commen	cement of this c	ase. (Marrie	d debtors filing under chapter 12 or

### 11. Closed financial accounts

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List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Ø	during that period and vacated prior to the commencement of this case. If a joint petition is filed, report a
	16. S	pouses and Former Spouses
	None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alas Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period imm the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the
offware Onl		nvironmental Information the purpose of this question, the following definitions apply:
4) - Forms Sc	waste	ronmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, s or material into the air, land, soil, surface water, groundwater, or other medium, including, but not lim eanup of these substances, wastes or material.
1-998-242	"Site' debto	means any location, facility, or property as defined under any Environmental Law, whether or not preser, including, but not limited to, disposal sites.
Inc. (1-900	"Haza or sin	urdous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, haza uilar term under an Environmental Law.
1983-2004 EZ-Filing, Inc. (1-800-968-2424) - Forms Software Only	None	a. List the name and address of every site for which the debtor has received notice in writing by a go potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the Environmental Law.
<b>O</b> 1993;	None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of the governmental unit to which the notice was sent and the date of the notice.

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12. S	afe deposit boxes							
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
13. S	etoîfs							

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

### Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied also any separate address of either spouse.

ka, Arizona, Califomia, Idaho, Louisiana, ediately preceding the commencement of e debtor in the community property state.

releases of hazardous or toxic substances, ited to, statutes or regulations regulating

atly or formerly owned or operated by the

rdous material, pollutant, or contaminant

vernmental unit that it may be liable or e date of the notice, and, if known, the

a release of Hazardous Material. Indicate

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 13. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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, [if completed by an individual or	individual and spouse]		
I declare under penalty of perjury thereto and that they are true and o		ontained in the foregoing statement of fi	nancial affairs and any attachment
Date: 4-5-04	Signature QU	my shaw	
,	of Debtor 🗸	•	Jerry Shav
Date:	Signature of Joint Debtor (if any)		MS-756 MBH (A-MH A-MH) A-MH) - A managara managara managara managara bila di Maha a managara bila di Maha a ma
	0 cor	ntinuation pages attached	
Penalty for making a false staten	ent: Fine of up to \$500.00	O or imprisonment for up to 5 years or l	both 1811SC \$152 and 3571

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# Filed 09/15/04 Entered 09/15/04 09:07:01 Desc Petition Page 22 of 23 United States Bankruptcy Court Northern District of Illinois, Eastern Division

I	in re:	Case No.
SI	Shaw, Jerry J.	Chapter 13
	Debtor(s)	
		ON OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I a one year before the filing of the petition in bankruptcy, or agreed to be paid to of or in connection with the bankruptcy case is as follows:	um the attorney for the above-named debtor(s) and that compensation paid to me within me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept	s
	Prior to the filing of this statement I have received	s 608.00
	Balance Due	s
2.	. The source of the compensation paid to me was: Debtor Other (spec	ify):
3.	. The source of compensation to be paid to me is: Debtor Other (spec	ify):
4.	. I have not agreed to share the above-disclosed compensation with any oth	er person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person of together with a list of the names of the people sharing in the compensation	persons who are not members or associates of my law firm. A copy of the agreement, i, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for a	l aspects of the bankruptcy case, including:
6.	a. Analysis of the debtor's financial situation, and rendering advice to the debtor. Preparation and filing of any petition, schedules, statement of affairs and c. Representation of the debtor at the meeting of creditors and confirmation d. Papercontation of the debtor in adversary proceedings and other contasts.  [Other provisions as needed]  By agreement with the debtor(s), the above disclosed fee does not include the f	plan which may be required; incaring, and any adjourned hearings thereof; incarings the incarings thereof; incarings th
	CERTIE	ICATION
	I certify that the foregoing is a complete statement of any agreement or arrangeme	
P	proceeding.	
-	September 8, 2004 Man	lchil
	Date	Signature of Attorney

Name of Law Firm

### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)\*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)\*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect,
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)\*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)\*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

Fees are subject to change and should be confirmed before filing.

### ACKNOWLEDGEMENT

I the debtor, affirm the	nt I have read this notice	<b>e</b> .	
a, wie werent i waretare wite	AS WE RESOLVED A REPORT PRESENT TECHNOLOGY.	•• •	Case Number
9-8-04	Jerry	Man	
Date	Jefry Shaw	Debtor	åoint Debtor, if say

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.